

**BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS**

**IN THE MATTER OF
WELLNESS INTERNATIONAL NETWORK**

A.I.D. NO. 2009- 058

CEASE AND DESIST ORDER

Now on this day the matter of Wellness International Network a/k/a W.I.N. Association, formerly Healthshare America, LLC and Chamberhealth USA ("Company"), is taken under consideration by Jay Bradford, Insurance Commissioner for the State of Arkansas ("Commissioner"), as presented by Amanda Rose, Associate Counsel, Legal Division of the Arkansas Insurance Department ("Department") and by the Finance Division of the Department. From the facts, matters and other things before the Commissioner, he finds and concludes as follows:

1. The Commissioner has jurisdiction over the parties and the subject matter involved herein pursuant to Ark. Code Ann. § 23-65-101(b).
2. On February 3, 2009 the Texas Insurance Commissioner issued a cease and desist order on the Company, Order No. 09-0073, for engaging in the unauthorized business of insurance and failing to pay medical claims despite the collection of premiums.
3. On April 3, 2009, the Travis County District Court of Texas entered an order finding the company to be insolvent.
4. A subsisting certificate of authority issued by the Commissioner is required for a person to act as an insurer in the State of Arkansas under Ark. Code Ann. § 23-63-201(a).
5. The Company has neither applied for, nor obtained, a certificate of authority authorizing it to conduct the business of insurance in the State of Arkansas.

6. The Company has engaged in the unauthorized business of insurance by soliciting, marketing, selling, administering, executing and issuing health insurance plans to individuals in violation of Ark. Code Ann. § 23-63-201(a).

7. The Company has at least two (2) policyholders in Arkansas to whom it sold health insurance plans and received premium payments via the individuals' credit cards. Based upon information received from one (1) of the policyholders, the Company failed to reimburse for prescription drugs as set forth in the policy.

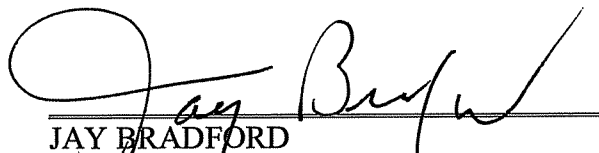
8. Pursuant to Ark. Code Ann. § 23-65-101(b), the Commissioner may summarily order the Company to cease and desist from an act or practice when the Commissioner has reason to believe the Company has failed to comply with any provision of the Arkansas Insurance Code.

IT IS THEREFORE ORDERED AND ADJUDGED AS FOLLOWS:

1. Pursuant to Ark. Code Ann. § 23-65-101(b), the Commissioner hereby orders the Company to immediately cease and desist any and all activities involving the business of insurance in the State of Arkansas for the reasons stated above.

2. The Company shall request a hearing on this Order, in writing, within thirty (30) days of its entry if the Company desires a hearing pursuant to Ark. Code Ann. § 23-65-101(b)(2)(A).

IT IS SO ORDERED THIS 23rd DAY OF JUNE, 2009.


JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS